with an account of a payment services provider operating the system, and wherein the data structure supports the following:

at the transaction operations server, crediting the exchanged money to an account of a payment services provider operating the system.

36. The memory of claim **25**, wherein said exchanging of the money, at the transaction operations server, is performed with an account of a payment services provider operating the system, and wherein the data structure supports the following:

at the transaction operations server, crediting the exchanged money to, and debiting the exchanged money from, an account of one of the businesses in the second group of one or more businesses honoring the second business issued currency represented by the second data type; and

at the transaction operations server, crediting the exchanged money to an account of a payment services provider operating the system.

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